

SO ORDERED



**THOMAS J. CATLIOTA  
U. S. BANKRUPTCY JUDGE**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND

In re: \*

MOHAMMAD R. PISHVA \* CASE NO.: 15-1-1441-PM  
SUSAN PISHVA (Chapter 13)

## Debtors

RBS CITIZENS N.A. \*

Movant \*

V. \*

MOHAMMAD R. PISHVA  
SUSAN PISHVA

### Respondents

## CONSENT ORDER MODIFYING AUTOMATIC STAY

Upon consideration of the Motion Seeking Relief From Automatic Stay and to Reclaim Property filed by RBS Citizens N.A., the Movant, with regard to the vehicle subject to its purchase money security interest, namely, one 2011 Volkswagen Jetta, serial number 3VW2K7AJ0BM397340; and Movant and the Respondents, Mohammad R. Pishva and Susan Pishva, having

agreed to the terms of this Consent Order; it is, by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the Automatic Stay be, and it hereby is, terminated to allow Movant to exercise and enforce its state law and contractual rights and remedies with regard to the above-described vehicle; and it is further

ORDERED, that Movant shall dispose of said vehicle in a commercially reasonable manner and shall pay any surplus sale proceeds to the Respondents; and it is further

ORDERED, that Movant shall not exercise or enforce its state law and contractual rights and remedies with regard to the vehicle if Respondents do the following:

a. Make the monthly contractual payments for February, April, May, June, July, August, September, October, November, December 2015, January, and February 2016 by paying Movant \$429.55 by September 21, 2015, by paying Movant \$429.55 by October 21, 2015, by paying Movant \$429.55 by November 21, 2015, by paying Movant \$429.55 by December 21, 2015, by paying Movant \$429.55 by January 21, 2016, and by paying Movant \$429.55 by February 21, 2016; and

b. Resume regular monthly contractual payments of \$257.73 each to Movant, commencing March 21, 2016 and continuing on the 21<sup>st</sup> day of each consecutive following month

until the full amount owed under the contract for purchase of the vehicle has been paid; and

c. Pay Movant's counsel fees of \$526.00 by paying Movant \$526.00 by April 4, 2016; and

d. Maintain a policy of comprehensive physical damage property insurance on the aforesaid vehicle which protects Movant's interests therein and provides Movant with proof of the same by September 15, 2015 and within ten days of any subsequent request thereof.

AND IT IS FURTHER ORDERED, that if the Respondents fail to make any of the payments described above in full and on time, or fail to provide Movant with proof of insurance or maintain such insurance, as described in paragraph c above, then Movant may immediately exercise and enforce its state law and contractual rights and remedies with regard to the vehicle without further proceedings in this Court after filing a notice of any such default and serving the same on the Respondents and the Respondents' counsel, giving the Respondents ten days from the date of such notice to cure such default (limited to one such notice),

AND IT IS FURTHER ORDERED, that if the Respondents' Chapter 13 case is dismissed or converted to Chapter 7, then Movant may immediately exercise and enforce its state law and

contractual rights and remedies with regard to the vehicle, without further proceedings in this Court, unless all defaults in payments are immediately and fully cured.

AND IT IS FURTHER ORDERED, that the Respondents having waived the application of F.R.Bankr.P. 4001(a)(3), this Order shall be enforceable on the date of its entry.

The undersigned hereby agree to the terms of the foregoing Consent Order Modifying Automatic Stay.

/s/ Adam B. Ross  
ADAM B. ROSS  
30 Courthouse Square  
Suite 302  
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(301)838-0098  
Attorney for Debtors/  
Respondents

/s/ Michael J. Klima, Jr.  
MICHAEL J. KLIMA, JR. #25562  
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Suite 312  
Baltimore, MD 21286  
(410)837-1140  
Attorney for Movant  
Attorney File No.: 15-2694

I HEREBY CERTIFY, that the terms of the copy of the Consent Order submitted to the Court are identical to those set forth in the original Consent Order; and the signatures represented by the /s/ on this copy reference the signatures of consenting parties on the original Consent Order,

/s/ Michael J. Klima, Jr.  
Michael J. Klima, Jr.

cc: Michael J. Klima, Jr., Esquire  
810 Glen Eagles Ct, Ste 312  
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Susan Pishva  
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Chapter 13 Trustee  
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**End of Order**